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Organizational Management

Includes **Administration** (procedures, duty assignments, staffing); **Communications** (internal, external, interpersonal); **Community Relations** (media, consumer relations); **Leadership** (culture, style, image); **Management** (planning execution, evaluation systems); and **Technology**.

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By Barbara A. Healy, CFP
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There are ten commandments that apply to everyone's financial planning process no matter what his age or current wealth accumulations.

I. Thou Shalt Not Invest Without First Defining Goals

Few individuals achieve any real semblance of financial security despite what their income levels might be during their productive years. According to the U.S. Department of Labor, only four out of every 1000 Americans reach age 65 with any degree of financial security. 96% of Americans who are 65 and over must depend on their monthly social security check to survive. The reason so many individuals fail to meet their financial goals in life is that they never really set them in the first place. By failing to plan they are actually planning to fail by default.

II. Thou Shalt Follow Through With Your Financial Goals

The cost of procrastination can mount up. Suppose a personal financial check-up persuades you to switch \$25,000 from a low yielding bank account to a more productive treasury bill. Delay the transfer for a few weeks and you lose \$50. Wait a couple of months and you are down \$145. In a year's time, you are already \$875 behind.

III. Thou Shalt Keep Careful Records

When one individual was asked about his financial affairs, he pulled out a loose leaf

notebook. It listed all of his investments, his advisors, the provisions for settling his estate and his personal balance sheet. He even carried the address and phone number of the personnel office of the company where he worked—so that if he died, his wife would know where to claim his company benefits.

IV. Thou Shalt Build Net Worth

This means concentrating a good percentage of your investment dollars in things that will tend to show capital appreciation. A personal residence, carefully selected common stocks and high yield treasury issues are excellent ways to begin. The most important factor is time. It takes time to build net worth, so you are never too young to start—though you may be too old.

V. Thou Shalt Beat Inflation

This is essential to building net worth and is not as difficult as it sounds. Your investment in a home is an inflation beater. Long term treasury bonds tend to pay rates about four or five points above the annualized inflation rate. Investing in common stocks can be an anti-inflationary investment, however, not always. If inflation forces interest rates up, as often happens, the stock market as a whole tends to be stagnant.

VI. Thou Shalt Keep Some Assets Liquid

An emergency cash reserve fund gives you a financial cushion in available cash for taking advantage of investment opportunities. Money market mutual funds can be cashed in on any business day. A rule of thumb is to keep approximately two times your net monthly take home pay in this type of account.

VII. Thou Shalt Reduce Your Taxes and Keep Tax Avoidance in the Right Perspective

Reducing your taxes accelerates the growth of net worth and is also easy.

Naturally, take every deduction. A number of excellent paperback books with deduction lists are available, and it pays to consult one. More importantly, tie your tax reduction to your retirement plan by having a TSA, IRA, 401(k) plan or simplified employee pension plan. Tax-sheltered investments make sense only if:

- They would be worthwhile investments even without the tax breaks.
- No undue risk accompanies the tax benefit.
- The cost is not materially higher just because the investment is tax sheltered.
- The sponsors have successfully managed similar partnerships.
- Your tax bracket when you begin to receive investment proceeds is not likely to be higher than it is now.
- You are not over-sheltered.

If you are in a high tax bracket and buy one tax shelter, the odds are that you have just lowered your bracket. Therefore, subsequent shelters will save you less.

VIII. Thou Shalt Keep Your Knowledge of Investments Up-To-Date

Instead of keeping abreast of what's new, most people stick with the investments they have made before or the ones they know the best. Despite all those well-publicized billions in money market funds, much more money remains in low yielding savings accounts or accounts that do not earn any interest at all.

IX. Thou Shalt Set Up a Personal Asset Management Plan You Can Live With

Avoid any system that is burdensome or that you will not stick with. Use your checkbook as your record keeper. For tax purposes, look at the federal tax forms you use and label a separate envelope for

each line you fill in. File the appropriate income papers and receipts in each envelope throughout the year. Then, at the end of the year, add up the total for each envelope, including the pertinent figures from your cancelled checks. That way, you will have all the information you will need to do your taxes.

X. Thou Shalt Get Advice From the Most Qualified People

It is doubtful that your neighbor, your son-in-law or the local commodity trader has enough experience to give you intelligent overall financial advice. Appoint your own advisory board of professionals—an attorney, accountant, real estate broker, banker, financial planner—and name yourself as Chairman of the Board. They don't actually have to meet together, but you should consult them one-by-one and they should coordinate the advice they give you.

As the year draws to a close, ask yourself how well you have done in upholding the ten commandments of financial planning. Do you need a financial check-up? Remember, your own financial future is of the utmost importance to you.

Barbara Healy is Vice President of UNITED RESOURCES, a nationwide marketing firm. She is a member of the Institute of Certified Financial Planners and the International Association for Financial Planning.

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